

Information to identify the case:					
Debtor 1	<u>Jessica Marie Shaffer</u>			Social Security number or ITIN	xxx-xx-6660
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-70824-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jessica Marie Shaffer
fka Jessica Marie Bukowski

12/29/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jessica Marie Shaffer
Debtor(s)

Case No. 16-70824-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Dec 29, 2020

User: culy
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db	+ Jessica Marie Shaffer, 307 Maxwell Street, Gallitzin, PA 16641-1445
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14332371	+ Caporuscio Plumbing & Heating, 307 Kettle Street, Altoona, PA 16602-5363
15183860	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
15009773	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14332374	+ Tek-Collect Inc., 871 Park Street, Columbus, OH 43215-1441

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2020 01:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2020 01:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: jennifer.chacon@spservicing.com	Dec 30 2020 02:00:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14401658	EDI: AIS.COM	Dec 30 2020 05:43:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14332372	+ EDI: CONVERGENT.COM	Dec 30 2020 05:43:00	Covergent Outsourcing, Inc., P.O. Box 9004, Renton, WA 98057-9004
14332373	EDI: DIRECTV.COM	Dec 30 2020 05:43:00	DirecTV, P.O. Box 6550, Greenwood Village, CO 80155-6550
14400420	+ EDI: AIS.COM	Dec 30 2020 05:43:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14348815	EDI: WFFC.COM	Dec 30 2020 05:43:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC# N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN, 55121-7700
14332375	+ EDI: WFFC.COM	Dec 30 2020 05:43:00	Wells Fargo, P.O. Box 14591, Des Moines, IA 50306-3591

District/off: 0315-7

User: culy

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Date Rcvd: Dec 29, 2020

Form ID: 3180W

Total Noticed: 17

14332376

EDI: WFFC.COM

Dec 30 2020 05:43:00

Wells Fargo Home Mortgage, P.O. Box 10335,
Des Moines, IA 50306-0335

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Wells Fargo Bank, NA S/B/M Wells Fargo Home Mortga

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Jeffrey Wayne Ross	on behalf of Debtor Jessica Marie Shaffer jross@shepleylaw.com jeffreyyross@hotmail.com;bk@shepleylaw.com;ldeist@shepleylaw.com
Jerome B. Blank	on behalf of Creditor Wells Fargo Bank NA S/B/M Wells Fargo Home Mortgage, Inc. pawb@fedphe.com
Joseph A. Dessoye	on behalf of Creditor Wells Fargo Bank NA S/B/M Wells Fargo Home Mortgage, Inc. pawb@fedphe.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6